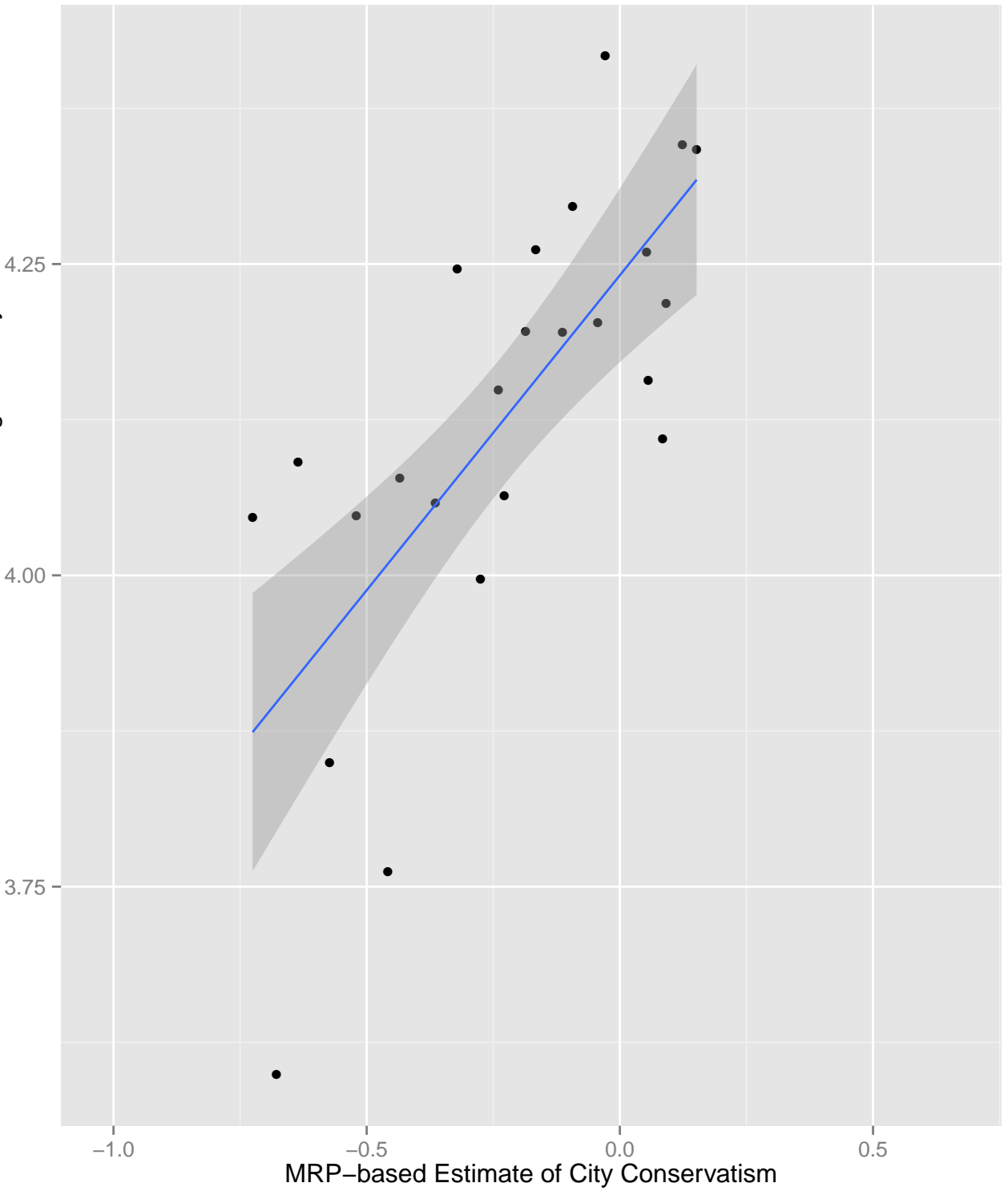


Conservatism of 24 Cities from Knight Survey



MRP-based Estimate of City Conservatism